華資銀行：從最早的海峽華人銀行到OCBC：摘要

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新加坡華商於二十世紀初創辦了他們最早的存款銀行，首先是1903年由廣府人創辦的廣益銀行（Kwong Yik Bank）。該行於1913年因內部人士貸款而倒閉，促成了1914年的《公司（修訂）條例》。其後成立的銀行按方言群組織：四海通銀行服務潮州社群，利華銀行服務廣府人，華商銀行、和豐銀行及華僑銀行則服務經營橡膠、航運及貿易的福建商人。在既無最後貸款人、亦無監管的貨幣發行局制度下，這些銀行保留大量流動儲備。然而，大蕭條、1931年9月英鎊脫離金本位，以及對陳嘉庚（Tan Kah Kee）的大量放貸，令其中兩家福建銀行陷入嚴重困境。社群的對策是在李光前（Lee Kong Chian）領導下於1932年合併為華僑銀行有限公司（OCBC），而日內瓦則以1934年的聯邦《銀行法》應對同一場危機。華資銀行是社群機構，其創辦人以個人聲望為銀行作保。它們在內部人士貸款、風險集中及貨幣錯配方面的歷史，至今仍為新加坡的銀行家、顧問及監管者提供實用的教訓。

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